

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Glen P. Miskovich
aka Glen Patrick Miskovich
Susan R. Miskovich
aka Susan Renee Miskovich
Debtor(s)

Bankruptcy Case No.: 17-23458-CMB
Per April 8, 2021 Proceeding
Chapter: 13
Docket No.: 128 – 113, 117
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated February 15, 2021 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: (1) No further payments to Diane Figg & Westmoreland County TCB (Cl #17) per info that creditors have been paid in full. All prior payments proper.

(2) POT to unsecured creditors in plan (part 5.1) is for all timely filed non-priority unsecured creditors other than Portfolio Recovery Associates (Cl #16). Portfolio Recovery Associates is moved to specially classified unsecured creditor whose claim is to be treated as untimely determined at Adversary No. 21-02006.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

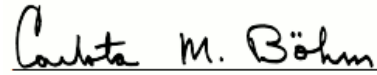
B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.


Carlota M. Böhm, Judge
United States Bankruptcy Court

Dated: April 9, 2021

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:
Glen P. Miskovich
Susan R. Miskovich
Debtors

Case No. 17-23458-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 09, 2021

User: gamr
Form ID: 149

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Total Noticed: 67

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 11, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Glen P. Miskovich, Susan R. Miskovich, 378 Rocktown Rd, Tarrs, PA 15688-2129
sp	+ East End Trial Group LLC, 6901 Lynn Way, Suite 215, Pittsburgh, PA 15208-2445
sp	+ Moynihan Law, P.C., 2 Chatham Center, Ste. 230, Pittsburgh, PA 15219-3467
14684320	+ Berkheimer, HAB-LST, P.O. Box 25156, Lehigh Valley, PA 18002-5156
14684321	+ Berkheimer, 403 S 3rd St, 2nd Floor, Suite B, Youngwood, PA 15697-5101
14684326	CBCS, P.O. Box 2724, Columbus, OH 43216-2724
14684327	+ Children's Hospital, P.O. Box 371472, Pittsburgh, PA 15250-7472
14684329	Citifinancial, 605 Munn Rd E, C/S Care Depot, Fort Mill, SC 29715-8421
14684331	Comenity Bank/HSN, P.O. Box 5690707, San Antonio, TX 78265-9707
14684333	+ Diane L. Figg, 314 Porter Ave Ste A, Scottsdale, PA 15683-1262
14684335	+ Ditech Financial Llc, 332 Minnesota St Ste 610, Saint Paul, MN 55101-1314
14684336	+ Excelsa Health Medical Group, P.O. Box 645189, Pittsburgh, PA 15264-5189
14684337	+ First Premier Bank, 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4868
14684338	+ Firstsource Advantage, LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609
14684339	Frick Hospital, Industrial Park Rd Ste 2400, Greensburg, PA 15601
14684342	+ Kreinbrook Psychological, 40 Huff Ave, Greensburg, PA 15601-5484
14699802	Navient Solutions, LLC. on behalf of, United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430
15232796	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14684356	Publisher's Clearing House, P.O. Box 6344, Harlan, IA 51593-1844
14684357	+ Specialized Loan Servicing, LLC, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386
14684358	Specialized Loan Servicing, LLC, P.O. Box 630147, Littleton, CO 80163-0147
14684359	Sunrise Credit Services, Inc., P.O. Box 9100, Farmingdale, NY 11735-9100
14684360	+ Toyota Motor Credit, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387
14691870	U.S. Bank, N.A. as trustee for Manufactured, c/o Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154
14885984	+ Westmoreland County Tax Claim Bureau, 40 N. Pennsylvania Ave. Suite 109, Greensburg, PA 15601-2341
14684363	+ Westmoreland Hospital, 532 W. Pittsburgh Street, Greensburg, PA 15601-2282
14747586	+ Wilmington Savings Fund Society,, FSB Trustee(See410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 27

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Apr 10 2021 02:07:00	GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison, WI 53708
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Apr 10 2021 02:07:00	Americredit Financial Services, Inc. A/C dba GM Fi, P O BOX 183853, Arlington, TX 76096-3853
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Apr 10 2021 02:21:36	Capital One Auto Finance, 4515 N Santa Fe Ave. Dept. APS, Oklahoma, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Apr 10 2021 02:19:11	Capital One Auto Finance, a division of Capital

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User: gamr

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			On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma, OK 73118-7901
14704959	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Apr 10 2021 02:07:00	AmeriCredit Financial Services, Inc., A/C dba GM Financial, P O Box 183853, Arlington, TX 76096
14687792	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Apr 10 2021 02:07:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
14808261	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Apr 10 2021 02:07:00	United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961
14684319	+ Email/Text: kristin.villneauve@allianceoneinc.com	Apr 10 2021 02:07:00	Alliance One, 4850 Street Rd Ste 300, Feasterville Trevose, PA 19053-6643
14684322	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Apr 10 2021 02:08:00	Berks Credit & Collections, 900 Corporate Dr, Reading, PA 19605-3340
14684325	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Apr 10 2021 02:20:23	Capital One Bank USA NA, 15000 Capital One Dr, Richmond, VA 23238
14684323	+ Email/PDF: AIS.COAF.EBN@Americaninfosource.com	Apr 10 2021 02:20:27	Capital One Auto Finance, 3901 Dallas Pkwy, Plano, TX 75093-7864
14688793	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Apr 10 2021 02:21:41	Capital One Auto Finance c/o AIS, Portfolio Services, LP f/k/a AIS Data, Services d/b/a/ Ascension Capital Group, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14684324	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Apr 10 2021 02:20:23	Capital One Bank (USA) NA, PO Box 26625, Richmond, VA 23261-6625
14684330	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 10 2021 02:07:00	Comenity Bank, PO Box 182272, Columbus, OH 43218-2272
14684332	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 10 2021 02:07:00	Comenity Bank/Lane Bryant, P.O. Box 659728, San Antonio, TX 78265-9728
14684334	Email/Text: mrdiscen@discover.com	Apr 10 2021 02:07:00	Discover Bank, PO Box 15316, Wilmington, DE 19850-5316
14688287	Email/Text: mrdiscen@discover.com	Apr 10 2021 02:07:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14918418	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Apr 10 2021 02:07:00	GLHEC & Aff: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961
14684340	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Apr 10 2021 02:07:00	GM Financial, PO Box 181145, Arlington, TX 76096-1145
14684341	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 10 2021 02:07:00	Internal Revenue Service, Centralized Insolvency, Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
14727872	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 10 2021 02:08:00	MIDLAND FUNDING LLC, PO BOX 2011, Warren MI 48090-2011
14684343	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 10 2021 02:08:00	Midland Credit Management, Inc., 3111 Camino Del Rio North, Suite 1300, San Diego, CA 92108-5750
14684344	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 10 2021 02:08:00	Midland Funding, LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
14684349	+ Email/PDF: pa_dc_claims@navient.com	Apr 10 2021 02:19:13	Navient, Attn: Bankruptcy, PO Box 9500, Wilkes-Barre, PA 18773-9500
14684345	+ Email/PDF: pa_dc_claims@navient.com	Apr 10 2021 02:21:38	Navient, 123 S Justison St Ste 30, Wilmington, DE 19801-5363
14684348	+ Email/PDF: pa_dc_claims@navient.com	Apr 10 2021 02:21:38	Navient, Attn: Claims Dept, P.O. Box 9500, Wilkes-Barre, PA 18773-9500
14684346	+ Email/PDF: pa_dc_claims@navient.com	Apr 10 2021 02:20:26	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500

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14684347	+ Email/PDF: pa_dc_claims@navient.com	Apr 10 2021 02:20:25	Navient, P.O. Box 9655, Wilkes Barre, PA 18773-9655
14728140	Email/PDF: pa_dc_claims@navient.com	Apr 10 2021 02:19:13	Navient CFC, c/o Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
14684350	+ Email/PDF: cbp@onemainfinancial.com	Apr 10 2021 02:21:33	OneMain, Attn: Bankruptcy, 601 NW 2nd St, Evansville, IN 47708-1013
14684351	+ Email/PDF: cbp@onemainfinancial.com	Apr 10 2021 02:21:33	OneMain Financial, PO Box 1010, Evansville, IN 47706-1010
14684352	Email/PDF: cbp@onemainfinancial.com	Apr 10 2021 02:21:33	Onemain Financial, 6801 Colwell Blvd, Attn C/S Care Dept, Irving, TX 75039-3198
14684354	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 10 2021 02:19:11	Portfolio Recovery Associates, LLC, 120 Corporate Blvd, Norfolk, VA 23502
14684355	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 10 2021 02:21:37	Portfolio Recovery Associates, LLC, 140 Corporate Blvd, Norfolk, VA 23502
14703294	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 10 2021 02:19:11	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14684892	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 10 2021 02:20:24	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14684353	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 10 2021 02:08:00	Pennsylvania Dept of Revenue, Bankruptcy/Collection Unit, 10th Floor Strawberry Square, 4th & Walnut Streets, Harrisburg, PA 17128-0001
14720191	+ Email/Text: JCAP_BNC_Notices@jcap.com	Apr 10 2021 02:08:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14684361	+ Email/Text: BankruptcyNotice@upmc.edu	Apr 10 2021 02:08:00	UPMC, 2 Hot Metal Street, Rm 386, Pittsburgh, PA 15203-2348
14684362	+ Email/Text: BankruptcyNotice@upmc.edu	Apr 10 2021 02:08:00	UPMC, Quantum 1 Building, 2 Hot Metal Street, Pittsburgh, PA 15203-2348

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
cr		Specialized Loan Servicing LLC as servicer for Wil
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14684328	##+	Citifinancial, 2480 East Market Street, York, PA 17402-2409

TOTAL: 2 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 11, 2021

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: gamr

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 9, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Specialized Loan Servicing LLC as servicer for Wilmington Savings Fund Society FSB, DBA Christiana Trust, not in its individual capacity, but solely in its capacity as Owner Trustee for WF 19 Grantor bnicholas@kmlawgroup.com
Kevin Abramowicz	on behalf of Plaintiff Susan R. Miskovich kabramowicz@eastendtrialgroup.com
Kevin Abramowicz	on behalf of Plaintiff Glen P. Miskovich kabramowicz@eastendtrialgroup.com
Lauren Marshall Burnette	on behalf of Defendant Portfolio Recovery Associates LLC lburnette@messerstrickler.com, kpetersen@messerstrickler.com
Laurence A. Mester	on behalf of Creditor Capital One Auto Finance lmester@mesterschwartz.com jschwartz@mesterschwartz.com
Mark G. Moynihan	on behalf of Plaintiff Glen P. Miskovich mark@moynihanlaw.net moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com
Mark G. Moynihan	on behalf of Plaintiff Susan R. Miskovich mark@moynihanlaw.net moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com
Mark G. Moynihan	on behalf of Joint Debtor Susan R. Miskovich mark@moynihanlaw.net moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com
Mark G. Moynihan	on behalf of Debtor Glen P. Miskovich mark@moynihanlaw.net moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com
Nicole Marie Strickler	on behalf of Defendant Portfolio Recovery Associates LLC nstrickler@messerstrickler.com, achristenson@messerstrickler.com,jross@messerstrickler.com,kolson@messerstrickler.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 12